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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/955,747	09/18/2001	Kurt L. Hansen	020375-000300US	9484
20350 7590 07/31/2007 TOWNSEND AND TOWNSEND AND CREW, LLP TWO EMBARCADERO CENTER EIGHTH FLOOR SAN FRANCISCO, CA 94111-3834			EXAMINER HAMILTON, LALITA M	
			ART UNIT 3691	PAPER NUMBER
			MAIL DATE 07/31/2007	DELIVERY MODE PAPER

**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

## Office Action Summary

Application No.

09/955,747

Applicant(s)

HANSEN ET AL.

Examiner

Lalita M. Hamilton

Art Unit

3691

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --  
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) ☒ Responsive to communication(s) filed on 14 May 2007.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) ☒ Claim(s) 1,3-18,22-26 and 28-30 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1,3-18,22-26 and 28-30 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
  - ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)          | 4) <input type="checkbox"/> Interview Summary (PTO-413)           |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____                                      |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)          | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____  | 6) <input type="checkbox"/> Other: _____                          |

### DETAILED ACTION

On February 12, 2007, an Office Action was sent to the Applicant rejecting claims 1, 3-18, 22-26, and 28-30. On May 14, 2007, the Applicant responded with arguments.

#### ***Claim Rejections - 35 USC § 102***

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims 1, 3-18, 22-26, and 28-30 are rejected under 35 U.S.C. 102(e) as being anticipated by Risafi (6,473,500).

Risafi discloses a method and corresponding system for using a prepaid card comprising for transferring value from a first value provider to a second value provider, wherein each of the first and second value providers stores value on behalf of customers, receiving a request initiated by a value owner to transfer value from the first value provider to recipient the second value provider in a converted form, wherein the value owner is one of the customers of the first value provider, receiving the value from the first value provider with an exchange provider in response to the request, wherein: the exchange provider is different from the first value provider and different from the second value provider; and the exchange provider includes a processor configured for conversion of the value into the converted form, determining an exchange rate for the

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value with the processor of the exchange provider, converting the received value with the processor of the exchange provider to the converted form in accordance with the determined exchange rate, and transmitting the converted value from the exchange provider to the recipient second value provider (col.3, line 53 to col.5, line 17 and col.16, line 10 to col.17, line 65); the request is issued by the value owner to the first value provider (col.3, line 53 to col.5, line 17 and col.16, line 10 to col.17, line 65); converting the received value comprises extracting a transaction fee (col.3, line 53 to col.5, line 17 and col.16, line 10 to col.17, line 65); the received value and the converted value comprise a common value type (col.3, line 53 to col.5, line 17 and col.16, line 10 to col.17, line 65); authenticating at least a portion of the request with the first value provider (col.3, line 53 to col.5, line 17 and col.16, line 10 to col.17, line 65); issuing an identifier to the value owner with the processor, such identifier being sufficient to identify the converted value by a customer of the second value provider (col.3, line 53 to col.5, line 17 and col.16, line 10 to col.17, line 65); receiving the request comprises receiving an interactive-voice-response instruction (col.3, line 53 to col.5, line 17 and col.16, line 10 to col.17, line 65); receiving the request comprises receiving an instruction over the internet (col.3, line 53 to col.5, line 17 and col.16, line 10 to col.17, line 65); receiving the request comprises receiving DTMF tones (col.3, line 53 to col.5, line 17 and col.16, line 10 to col.17, line 65); at least one of the received value and the converted value comprises non-monetary value (col.3, line 53 to col.5, line 17 and col.16, line 10 to col.17, line 65); at least one of the received value and the converted value comprises mobile-phone minutes (col.3, line 53 to col.5, line 17 and

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col.16, line 10 to col.17, line 65); at least one of the received value and the converted value comprises travel points within a mileage program (col.3, line 53 to col.5, line 17 and col.16, line 10 to col.17, line 65); the converted value comprises cash (col.3, line 53 to col.5, line 17 and col.16, line 10 to col.17, line 65); verifying an identity of the value owner (col.3, line 53 to col.5, line 17 and col.16, line 10 to col.17, line 65); verifying the identity of the value owner comprises comparing a PIN provided by the value owner with a stored PIN (col.3, line 53 to col.5, line 17 and col.16, line 10 to col.17, line 65); verifying the identity of the value owner comprises comparing a biometric feature of the value owner with a stored representation of the biometric feature (col.3, line 53 to col.5, line 17 and col.16, line 10 to col.17, line 65); and wherein receiving the value from the first value provider, converting the received value, and transmitting the converted value are performed recurrently in accordance with the request (col.3, line 53 to col.5, line 17 and col.16, line 10 to col.17, line 65).

*Although the Examiner has pointed out particular references contained in the prior art(s) of record in the body of this action, the specified citations are merely representative of the teachings in the art as applied to the specific limitations within the individual claim. Since other passages and figures may apply to the claimed invention as well, it is respectfully requested that the applicant, in preparing the response, to consider fully the entire references as potentially teaching all of the claimed invention, as well as the context of the passage as taught by the prior arts or disclosed by the Examiner.*

***Response to Arguments***


Applicant's arguments with respect to claims 1,3-18,22-26 and 28-30 have been considered but are moot in view of the new ground(s) of rejection.

***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Lalita M. Hamilton whose telephone number is (571) 272-6743. The examiner can normally be reached on Tuesday-Thursday (6:30-2:30).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kalinowski Alexander can be reached on (571) 272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

  
LALITA M. HAMILTON  
PRIMARY EXAMINER